

Information to identify the case:

Debtor 1	<u>Ogunjoke Idowu</u>	Social Security number or ITIN	xxx-xx-8382
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Clement G Talabi</u>	Social Security number or ITIN	xxx-xx-0038
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-26658-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ogunjoke Idowu

Clement G Talabi

2/22/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ogunjoke Idowu
Clement G Talabi
Debtors

Case No. 18-26658-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 22, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ogunjoke Idowu, Clement G Talabi, 15 Coronet Terrace, Burlington, NJ 08016-4290
cr	+ Daimler Trust, P.O. Box 961245, Fort Worth, TX 76161-0244
517711017	+ Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
517711021	+ Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Srvs, Po Box 790040, St Louis, MO 63179-0040
517725683	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517711022	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517841114	+ MidFirst Bank, c/o Midland Mortgage, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517738830	+ National Collegiate Student Loan Trust 2006-3, Po Box 4275, Norcross, GA 30091-4275
517711024	+ Nmac, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517994737	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 22 2021 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 22 2021 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517711016	Email/Text: ebn@americollect.com	Feb 22 2021 21:02:00	Americollect Inc, Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221
517755998	EDI: BECKLEE.COM	Feb 23 2021 01:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517829196	EDI: BECKLEE.COM	Feb 23 2021 01:33:00	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517711018	+ EDI: AMEREXPR.COM	Feb 23 2021 01:33:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517711019	+ EDI: CAPITALONE.COM	Feb 23 2021 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517711020	+ EDI: CAPITALONE.COM	Feb 23 2021 01:33:00	Capital One / Saks F, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517773306	EDI: CAPITALONE.COM	Feb 23 2021 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517841120	+ EDI: CITICORP.COM	Feb 23 2021 01:33:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
518578747	Email/PDF: resurgentbknotifications@resurgent.com	Feb 22 2021 22:01:09	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518578746	Email/PDF: resurgentbknotifications@resurgent.com		

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Page 2 of 3

Date Rcvd: Feb 22, 2021

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		Feb 22 2021 22:00:15	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517711023	EDI: DAIMLER.COM		
		Feb 23 2021 01:33:00	Mercedes-Benz Financial Services, PO Box 5209, Carol Stream, IL 60197-5209
517841114	+ EDI: AISMIDFIRST		
		Feb 23 2021 01:33:00	MidFirst Bank, c/o Midland Mortgage, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517839506	EDI: PRA.COM		
		Feb 23 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
517839742	EDI: PRA.COM		
		Feb 23 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Saks, POB 41067, Norfolk VA 23541
517711025	EDI: RMSC.COM		
		Feb 23 2021 01:33:00	PayPal, P.O. Box 105658, Atlanta, GA 30348-5658
517841412	+ Email/Text: bncmail@w-legal.com		
		Feb 22 2021 21:02:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518544083	+ EDI: RMSC.COM		
		Feb 23 2021 01:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517714797	+ EDI: RMSC.COM		
		Feb 23 2021 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517711026	+ EDI: RMSC.COM		
		Feb 23 2021 01:33:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517711027	EDI: WFFC.COM		
		Feb 23 2021 01:33:00	Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Daimler Trust c/o BK Servicing, LLC, PO BOX 131265, Roseville, MN 55113-0011

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

Page 3 of 3

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Albert Russo

docs@russotrustee.com

Andrew M. Lubin

on behalf of Creditor AmeriHome Mortgage Company LLC bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Georgette Miller

on behalf of Debtor Ogunjoke Idowu bky@margolisedelstein.com
gmecfmail@gmail.com;smithcr50524@notify.bestcase.com;GNonnenberg@margolisedelstein.com;mconl@margolisedelstein.co
m;NonnenbergGR50524@notify.bestcase.com;Miller.GeorgetteR50524@notify.bestcase.com;MillerGR50524@notify.bes

Georgette Miller

on behalf of Joint Debtor Clement G Talabi bky@margolisedelstein.com
gmecfmail@gmail.com;smithcr50524@notify.bestcase.com;GNonnenberg@margolisedelstein.com;mconl@margolisedelstein.co
m;NonnenbergGR50524@notify.bestcase.com;Miller.GeorgetteR50524@notify.bestcase.com;MillerGR50524@notify.bes

John K. Justin

on behalf of Debtor Ogunjoke Idowu jkjustin@aol.com
justinjr50524@notify.bestcase.com;leemr50524@notify.bestcase.com;smithcr50524@notify.bestcase.com

John K. Justin

on behalf of Joint Debtor Clement G Talabi jkjustin@aol.com
justinjr50524@notify.bestcase.com;leemr50524@notify.bestcase.com;smithcr50524@notify.bestcase.com

John R. Morton, Jr.

on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com mortoncraigeef@gmail.com

John R. Morton, Jr.

on behalf of Creditor Daimler Trust c/o BK Servicing LLC ecfmail@mortoncraig.com, mortoncraigeef@gmail.com

Rebecca Ann Solarz

on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11